

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Mark S. Coronna et al.  
Serial No. : 09/781,580  
Filed : February 12, 2001  
Title : PAYMENT MANAGEMENT

Art Unit : 2164  
Examiner : Unknown

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

A copy of the reference listed on the attached form PTO-1449 is enclosed. A copy of a communication from a foreign patent office in a counterpart application is also enclosed.

This statement is being filed within three months of the filing date of the application or before the receipt of a first Office action on the merits. Please apply any charges or credits to Deposit Account No. 06-1050.

Respectfully submitted,

Date: Aug. 5, 2003

Stephen R. Schaefer  
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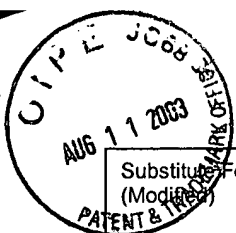
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Trisha J. Anderson

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Substitute Form PTO-1449 (Modified 10/03)	U.S. Department of Commerce Patent and Trademark Office	Attorney's Docket No. 11416-723001	Application No. 09/781,580
<b>Information Disclosure Statement by Applicant</b> (Use several sheets if necessary)  (37 CFR §1.98(b))		Applicant Mark S. Coronna et al.	
		Filing Date February 12, 2001	Group Art Unit 2164

U.S. Patent Documents							
Examiner Initial	Desig. ID	Document Number	Publication Date	Patentee	Class	Subclass	Filing Date If Appropriate
	AA	5,920,847	07/06/99	Kolling et al.			
	AB						
	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						
	AK						

Foreign Patent Documents or Published Foreign Patent Applications								
Examiner Initial	Desig. ID	Document Number	Publication Date	Country or Patent Office	Class	Subclass	Translation	
							Yes	No
	AL							
	AM							
	AN							
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Other Documents (include Author, Title, Date, and Place of Publication)		
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EXAMINER: Initials citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	



Attorney's Docket No.: 11416-723001

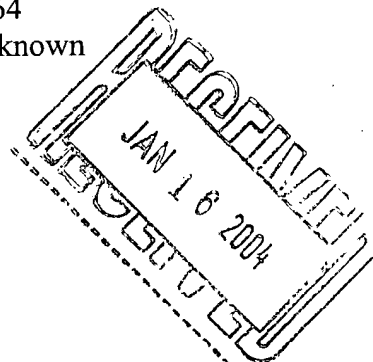
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TRANSMITTAL

The following correspondence relating to this application is enclosed for filing:

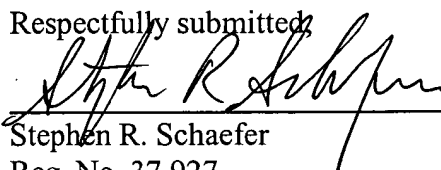
1. Supplemental Information Disclosure Statement (1 page);
2. Form PTO-1449 (1 page);
3. Copy of Cited Reference;
4. Copy of PCT International Preliminary Examination Report (4 pages); and
5. A Return Postcard.

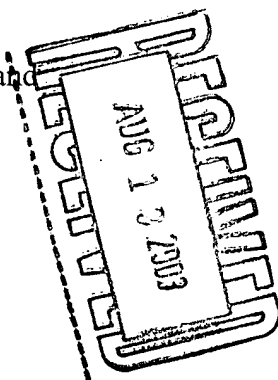
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